

ACCIDENT GUARD POLICY

Customer Information Sheet

This Policy provides key information about your policy. You are also advised to go through your policy document.

S. No.	Title	Description	Refer to Policy Clause Number
1.	Name of the Insurance Product / Policy	Accident Guard Policy	
2.	Policy Number	<< >>	
3.	Type of Insurance Product/Policy	Both Indemnity and Benefit	
4.	Sum Insured	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule and plan opted from Annexure	
5.	Policy Coverage (What the Policy Covers?)	<p>Coverage C-1. Accidental Death - covers for Death arising due to an Accident as defined in policy terms & conditions.</p> <p>Coverage C-2. Accidental Dismemberment - covers for the bodily injury resulting in dismemberment of any body part or loss of sight or hearing as per table of losses, occurring within 180 days from the date of accident which caused injury.</p> <p>Coverage C3. Permanent Total Loss of Use - covers for the bodily injury resulting in loss of any body part as per table of losses, occurring within 180 days from the date of accident which caused injury.</p> <p>Coverage C4. Temporary Total Disability - pays the weekly benefit amount if the bodily injury has resulted to continuous temporary total disability after completion of the Elimination Period.</p> <p>Coverage C5. Tuition benefit - Pays upto the 10% of the Sum Insured or the actual tuition charged by the institution whichever is lower, towards Eligible children's education in the event of Accidental Death which has become admissible and payable by the company. The cover mentioned under Tuition Benefit is over and above the sum insured covered under Accidental Death section.</p> <p>Additional Benefits - (with family option)</p> <p>Coverage Extension CE-1. Child Enhancement Benefit - Children who are insured under this policy, Dismemberment benefit doubles.</p>	Benefits Covered under the Policy

		<p>Coverage Extension CE-2. Home Alteration and Vehicle Modification Benefit - In case of injuries listed in Accidental Dismemberment coverage & Paralysis coverage, an amount up to a maximum of Rs. 1,00,000 will be reimbursed towards the cost of modifying your house or vehicle, to combat disability.</p> <p>Coverage Extension CE-3. Repatriation Benefit - an amount up to a maximum of Rs. 5,000 will be reimbursed for the repatriation of the insured person's remains.</p> <p>Coverage Extension CE-4. Family Transportation Benefit - When as a result of an accident, the principal insured is confined in a hospital outside 150 kms of his residence, we will reimburse the actual transportation expenses incurred by the immediate family member, to reach the insured person up to a maximum of Rs. 50,000.</p> <p>Coverage Extension CE-5. Escalation Benefit - The principal sum for any Insured Person will be increased by 5% on each anniversary date of the policy provided there is no interruption in coverage. The total of all increases is limited to 25%.</p>	
6.	Exclusions (what the policy does not cover)	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ol style="list-style-type: none"> Any claim of Insured Person arising from: <ol style="list-style-type: none"> suicide or attempted suicide willful self-inflicted illness or injury except injury in self-defense or to save life; or sexually transmitted conditions; or serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the circumstances described in a Hazard; or being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication; or participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or 	Exclusions

		<p>7. War, civil War, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or</p> <p>8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</p> <p>9. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or</p> <p>10. congenital anomalies or any complications or conditions arising there from; or</p> <p>11. participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or potholing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained.</p>	
7.	Exclusions (what the policy does not cover)	NIL	Benefits covered under the Policy
8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) 	Please refer to point no. 4	General Terms and Conditions

	<ul style="list-style-type: none"> • Deductible (It is a specified amount) - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) 		
9.	Claims/Claims Procedure	<p>You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266-7780 or Senior Citizen No. 1800 22 9966. Please use the Claim Intimation Form for intimation of a claim</p> <ul style="list-style-type: none"> o You can even write to us at general.claims@tataaig.com to initiate claim processing o Please submit claim documents within 30 days of occurrence of incident. o Kindly sent the claim documents to the company address mentioned in our website. • DOCUMENT SUBMISSION: <ul style="list-style-type: none"> o Please submit all documents to the Corporate Office at the address given below: <p>A&H Claims Department TATA AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Or Address mentioned in our company website.</p>	General Terms and Conditions

		<ul style="list-style-type: none"> Please send a duly signed claim form and all the information / documents to TATA AIG General Insurance Co. Ltd within 30 days Claim form Website link - https://www.tataaig.com/downloads 	
10.	Policy Servicing	<p>Company Officials:</p> <ul style="list-style-type: none"> If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or Senior Citizen No. 1800 22 9966 (tolled) or you may email to the customer service desk at customersupport@tataaig.com 	Redressal of Grievance
11.	Grievances/- Complaints	<ul style="list-style-type: none"> IRDAI: <ul style="list-style-type: none"> In case of no reply from Us within 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to complaints@irda.gov.in Ombudsman: <ul style="list-style-type: none"> Details as mentioned in the policy wordings or alternatively please refer our web-site (www.tataaig.com). 	Redressal of Grievance
12.	Things to remember	<p>Free Look Period: You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy</p> <p>Renewal Conditions:</p> <p>Policy is renewable, subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium.</p> <p>The renewal premium for this policy will not change unless We have revised the premium and obtained due approval from IRDAI.</p>	General Terms and Conditions

		<p>Your premium will also change if you or change the plan or change the Sum Insured. We will not apply any additional loading on your policy premium at renewal based on your claim experience.</p> <p>Grace period of 30 days for renewing the policy is provided. To avoid any confusion any claim incurred during break-in period will not be payable under this policy.</p> <p>Change in Sum Insured: Sum Insured can be enhanced at the time of renewal basis Our underwriting guidelines. However, the acceptance of request/quantum of increase shall be as per underwriting guidelines of the company.</p>	
13.	Your Obligations:	<ul style="list-style-type: none"> Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. 	General Terms and Conditions

Annexure

Coverage Details	Sum Insured*
Accidental Death	100% of Sum Insured
Accidental Dismemberment	100% of Sum Insured
Permanent Total Loss of Use	100% of Sum Insured
Temporary Total Disability	100% of Sum Insured
Tuition benefit	10% of the Sum Insured or the actual amount
Child Enhancement Benefit	Accidental Dismemberment Benefit is doubled
Home Alteration and Vehicle Modification Expenses	One-time Expenses; actuals
Repatriation Benefit	actual expenses incurred/maximum INR 5,000
Family Transportation Benefit	actual expenses incurred/maximum INR 50,000

*Rs 5 lacs to Rs 1 crore in the multiples of 5.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered Office: Peninsula Business Park, Tower- A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013
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IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425 | Accident Guard Policy UIN: TATPAIP23087V032223